U.S. Army Financial Management Command (USAFMCOM)

EagleCash Stored Value Card (SVC)

February 2013

Agenda

- EagleCash Program Manager
- Strategic Partnerships
- EagleCash Program Goals
- EagleCash Authority and Regulatory Guidance
- What is EagleCash?
- EagleCash Capabilities (Components)
- EagleCash Sustainment Team
- TFMSC & FMCO/FMSU Responsibilities
- EagleCash Metrics
- Program Updates
  - ✓ Current Initiatives
  - ✓ Successes
- Technical Support / Customer Assistance

USAFMCOM EagleCash Program Manager

- Daily EC Operations Oversight
- Program Liaison with Partner Agencies, National Providers

  and Commands
- EC Change Control Board (CCB) Sub-Group Member
- EC Policy Development, Coordination and Review
- Training and Doctrine Development
- Program Budget Analyst
- Oversight and Certification of EC Debt Collections
- EC Suspicious Activity POC
- EC Upgrades, Pilots and Expansion POC
- EC Asset Management and Approval Authority
- Theater Travel and Command Update Visits

Strategic Partners Since 1997

- US Department of the Treasury
  - ✓ Financial Management Service (FMS)
    - o EagleCash SVC
    - o EZpay SVC
- FMS Fiscal Agent
  - ✓ Federal Reserve Bank of Boston (FRBB)
- DoD Partners
  - ✓ Defense Finance and Accounting Service (DFAS)
  - ✓ All Sister Services (Navy, Air Force and Marines)
  - ✓ Military Postal Service Agency (MPSA)
  - ✓ Army and Air Force Exchange Service (AAFES)

EagleCash Program Goals

▶ Implementation and deployment of new technologies for processing banking/financial transactions in support of CONUS and deployed operations

- ✓ Reduce cash
- ✓ Improve and increase service
- ✓ Reduce manpower requirements
- ✓ Improve accountability

EagleCash Authority and Regulatory Guidance

- ASA(FM&C) and DASA(FO) memoranda
- DODFMR, DOD Volume 5, Chapter 17, "Smart Cards for Financial Applications"
- FM 1-06, APR 2011, Financial Management Operations
- CENTCOM and USF-I/A FRAGOs
  - ✓ Issued to achieve a near cashless battlefield
  - ✓ Reduce use of US currency
  - ✓ Deploy e-commerce technology, as necessary
  - ✓ Improve/Strengthen local banking systems through EFT
  - ✓ Allow non-AAFES vendors to use EagleCash and pay them back in local currency

What is EagleCash Stored Value Card (SVC)?

- EagleCash is a Stored Value Card (SVC) provided for Service Members and authorized personnel as a cash management tool to enhance financial flexibility on the battlefield
- EagleCash SVC is linked to the user's checking account for funds management
- Similar in concept to pre-paid gas, gift, or phone cards
- "Smart Card"- secure computer chip stores and processes "electronic currency"
- Deposit Cards are used to reduce CCVs and manage cash deposits for our partner agencies (AAFES and MPSA)
- ECAS (Agent) Cards are used by Pay Agents to reduce cash requirements

- Issued at CONUS SRP sites, Mobilizations sites, DMPO's and OCONUS sites
- Provides deployed personnel "24/7" fee-free access to personal funds
- A withdrawal of funds represents writing an "electronic check" from the account. Transactions post on the account within 48 hours (It is NOT a cash advance or any other type of loan)
- EagleCash SVC is intended for a deployed environment and has an expiration date based on the individual's deployment timeline
- Default is 13 Months
- Other (Determined by Finance Office command)
- No "on-line" telecom requirement as transactions are processed "off-line"

- Aligned with DOD and Treasury Transformation Initiatives
- Proven U.S. Military application
- Supports the President's Agenda for Electronic Commerce
- Solves multiple business objectives:
  - ✓ Convert cash and paper transactions to electronic
  - ✓ Reduce cash handling costs
  - ✓ Automates administrative processes
  - ✓ Reduce risk of loss/theft
  - ✓ Speed transaction times
  - ✓ 100% Auditable

EagleCash Capabilities: Self Service Kiosk

◗ Finance Office/SRP/Mob sites issue cards, load PIN and financial institution information on card for use with Kiosks:

- ✓ Provides fee-free access to funds in US accounts
- ✓ Enables funds transfer from US account to card; $350 per day
- ✓ Enables funds transfer from card to US account
- ✓ Enables funds transfer from card to card
- ✓ Enables view of card balance and last ten transactions
- ✓ Provides increased convenience and security

EagleCash Capabilities: Self Service Kiosk Benefits

- Cashless ATM available 24/7
- Card is PIN protected for kiosk use
- Reduces missions to obtain/transport curren[cy]
- Process fewer manual transactions
- Deploy fewer resources to manage cash
- Reduces financial accountability
- Provides better customer service
- Reduces casual payments and check cashing
- EFT debit & credit transactions flow overnight in secured batch to FRB Boston
  - ✓ No need for 24/7 telecommunication
- Treasury assumes risk for insufficient funds
  - ✓ Army processes payroll offset
  - ✓ Built in control file (warmlist) stops future transactions

EagleCash Capabilities: Point of Sale (POS) Devices

◗ Used to make purchases/deposits with EagleCash Card

◗ Requires cardholders to enter their PIN on the POS terminal to conduct and approve all transactions

◗ Provides 3 consecutive attempts to enter PIN correctly

◗ PIN is selected during card issuance and can be changed using the CPS application the EagleCash laptop
(or on the Kiosk)

◗ Requirements

  ✓ EagleCash Laptop patch 6.2.2
  ✓ POS software version 07B
  ✓ Extended PIN Pads – if needed

Optimum
T4220/M42300

EagleCash Capabilities: ACH and EC Laptops

- Used at Finance Offices, Post Offices and AAFES BX/PX
- Transaction Processing
- Settlement/Collection of Files
  - ✓ HotList / WarmList
  - ✓ DevID Names File

Also has other FM software:
  - ✓ DDS
  - ✓ OTCnet

ECC

ACH
(For FMST Use ONLY)

Exchange Transactions What is the Difference? **Mints Money**

ACH 262455

EAGLE CASH

Users MUST request access from FRB Boston during TOAs (SVC 417)

What's available
- Deposit TR file folder
- SOPs
- Hot/Warmlist
- Policies
- Bulletins / News Letter
- Status of hardware requests
- Forms
- Reports / Metrics

EagleCash Sustainment Team (ECST)

*E-Commerce Systems have become "core" financial applications thus making them mission critical tools.*

◗ Objective: Strengthen and optimize the execution of the EagleCash Stored Value Card (SVC), Over the Counter Channel Application (OTCnet) and International Treasury Services (ITS.gov) in contingency areas of operation by providing embedded operational support, training and proactive software/hardware maintenance

◗ Mission: The EagleCash Sustainment Team (ECST), in partnership with USAFMCOM, Theater FMSC, US Treasury, FRB Boston, Postal and AAFES complete a full EC/OTCnet/ITS.gov assistance visit to all locations in the CENTCOM AOR and other deployed locations

◗ Concept: Sustainment Team will visit all locations to provide (re)training to E-Commerce systems end user personnel and agencies. E-Commerce equipment and / or software will be installed (as required) and inventoried in Finance, Postal and AAFES locations

EagleCash Sustainment Team (ECST)

Technical Subject-Matter-Experts

- Assist organizational appointed EagleCash POCs
- Perform proactive equipment maintenance and repairs/maintain version control
- Provide assistance in the EC/OTCnet Property Verification process
- Provide initial and refresher user training, as required
- Ensure program and cardholder financial integrity
- Ensure operational excellence
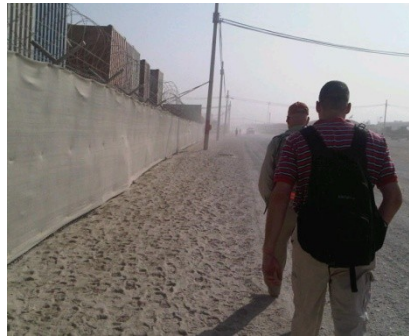
EagleCash Sustainment Team (ECST)

▶ Goals

- ✓ Provide on site technical training and assistance as required
- ✓ Ensure EC SOP and other policies are followed and enforced
- ✓ Support the Finance Office, AAFES and Postal missions
- ✓ Provide the operational excellence our Service Members deserve

▶ Schedule

- ✓ 5 days (all agencies)
- ✓ Observation
- ✓ QA/IC checklist review
- ✓ (Re)training as required
- ✓ Inventory
- ✓ Outbrief
  - o Open issues / challenges
  - o Information and program updates
  - o Lessons learned

FMSC Coordination / Responsibilities

- Appoint EC, OTCnet and ITS.gov POCs
- Manage E-Commerce programs on behalf of the theater Commander
  - ✓ Coordinate program requirements with SPOs/FMCO/FMSU Commanders/DAs and their EC/OTCnet/ITS.gov POCs
- Brief leadership on programs
- Set theater policy for programs (request all policy changes

  and FRAGOs receive prior coordination with USAFMCOM)
- Perform QA/IC of programs
- Coordinate hardware/policy requirements with USAFMCOM
- Assist FRBB/NY and Citi with technical program issues
- Participate on USAFMCOM/Treasury/FRBB/NY wellness calls
- Meet with HRSC/AAFES managers quarterly
  - ✓ Review program policies, expansion, etc.
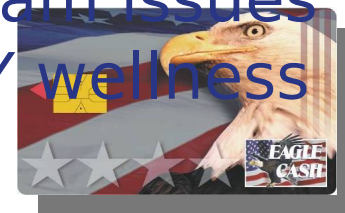
FMSU Coordination / Responsibilities

- Appoint EC, OTCnet and ITS.gov POCs
- Manage E-Commerce programs locally
- Issue cards, monitor kiosk connectivity
- Assist cardholders with EC issues (customer service), etc.
- Coordinate EC issues through FMSC POCs
- Order hardware via USAFMCOM
- Brief leadership on programs
- Maintain hardware and update software
  - ✓ Accountability via DA Form 3161; copy posted in AKO
- Settle EC TR files on a daily basis
- Ensure/validate daily kiosk settlement (DSN and manual)
  - ✓ Provide weekly maintenance
- Market programs
- Report technical issues to FRBB/NY and Citi
- Meet with local Postal / AAFES managers routinely

EagleCash Metrics (As of 31 Dec 2012)

- EagleCash Cards Issued and $ Loaded:
  - ✓ Program: 1.5M / $4.6B
  - ✓ Army: 1.2M / $4.1B

- ECAS Cards Issued and $ Loaded:
  - ✓ Army: 629 / $24.9M

- Deposit Cards Number of Transactions and $ Loaded:
  - ✓ AAFES: 137K / $1.6B
  - ✓ Postal: 81K / $198M

- Kiosk Program Number of Transactions and $ Transferred:
  - ✓ Program: 23.7M / $2.6B
  - ✓ Army: 19.2M / $2.2B

Current Initiatives

- New EC laptop software v7.2.1 development / release
  - ✓ Automated DD 2887s/card issuance procedures
  - ✓ CAC enabling
  - ✓ Security access/improvements

- New laptops deployed on AGM7 OS

- Kiosks upgraded for placement on Local Area Networks (LAN)

- EFT settlement of POS devices

Recent Successes

- Iraq drawdown; End Kuwait Equipment Depot (KED) Mission
- Iraq FM Executive Agency Transition (Army to USAF)
- Deployment of new SS60 kiosks and POS devices
- Indoctrinalized SVC and other E-Commerce systems (SSI)
- Quarterly E-Commerce systems training events at FRBB
- ECAS card for ICF, USSOCOM and paying agents
- EagleCash ACH laptop deployment
- Deployment of new Treasury EC sustainment personnel
- Support to theater (communications, policy, systems, DSSN changes)
- System Authority to Operate (ATO) and Certificate of Networthiness (CoN) through NETCOM, G6/CIO

Technical Support

▶ **Federal Reserve Bank of Boston (FRBB) Customer Service Center (CSC)**

- ✓ Hours of Operation: 0100 – 1900 EST
- ✓ Monday through Friday (excluding Federal Holidays)
- ✓ DSN: (312) 955-3555
- ✓ US Toll Free: 1 (877) 973-8982
- ✓ Fax: (617) 973-3898
- ✓ Email: eagle@bos.frb.org

▶ **DDS Help Desk Support**

- ✓ Commercial Phone Number: (317) 510-1490
- ✓ DSN: 699-1490
- ✓ Email: cin-ddshelpdesk@dfas.mil

Online Resources

▶ Treasury Financial Management Service (FMS) EagleCash Homepage:

   https//:www.fms.treas.gov/eaglecash/index.html

▶ Army Knowledge Online (AKO) EagleCash Web Site:

   https://ako.us.army.mil/suite/page/387344